

701-393

SECRET  
NOFORN

May-June 1957

SB-4

# SUPPORT BULLETIN

FOR INFORMATION OF HEADQUARTERS  
AND FIELD PERSONNEL

SECRET  
NOFORN

This document is part of an integrated  
file. If separated from the file it must be  
subjected to individual systematic review.

SECRET  
NOFORN

### PURPOSE

The Support Bulletin, to be published periodically, is designed to keep headquarters and field personnel informed on administrative, personnel, and support matters. The Support Bulletin is not directive in nature but rather attempts to present items which, in general, are of interest to all personnel and, in particular, of interest to those employees occupying various support positions. Suggestions and constructive criticism from both headquarters and field personnel are encouraged.

NOTE: — This bulletin is *for information only*. It does not constitute authority for action and is in no way a substitute for regulatory material.

SECRET  
NOFORN

SECRET  
NOFORN

SB-4

## EMPLOYEE BENEFITS

## INSURANCE PROGRAM — GENERAL

Government employees are entitled to certain statutory benefits such as employee compensation in case of accident or death in line of duty, sick and annual leave with pay, reimbursement for certain medical expenses incurred in foreign areas, participation in the retirement program, etc. However, statutory benefits are not intended to meet all contingencies which may arise, and there are many personal situations to which they have no applicability. Therefore, most people actively desire additional financial protection against hazards of illness, accident, and death. It was in order to make such protection available to the employees of this Organization as a group, and therefore at lower cost than is possible in commercial individual policies, that the Organization sponsored the incorporation of GEHA, Inc.

The particular business and object of GEHA, Inc. is to establish and maintain an employee benefit association to provide group or other insurance benefit programs to members and their dependents in such manner as to comply with the operational and security requirements of the Organization; to negotiate, with various underwriters, contracts which will fulfill the insurance requirements peculiar to the membership of the association. Over the years, GEHA, Inc. has grown and the various kinds of insurance offered by it to Organization employees have been expanded so that today Organization employees can obtain casualty insurance of many kinds at premium rates which are considerably lower than rates prevailing for similar coverage on an individual basis. In the course of developing a satisfactory program, the officials of GEHA, Inc. have talked to and worked with several insurance underwriters and have been advised by a firm of independent consulting actuaries. The security problems faced by the Organization and reflected frequently in the otherwise personal transactions of employees made it imperative that GEHA, Inc. not only pro-

vide the very best coverage possible for the least amount of money but also require of its underwriters their cooperation in maintaining Organization security. The insurance company which underwrites many GEHA-sponsored policies has proved over a period of years that it can meet these requirements.

GEHA is aware of the rising costs of medical and surgical care. Costs of insurance programs are based upon actuarial figures which can be properly developed only over a period of time. GEHA's current contract with its principal underwriter is of fairly recent date. Comparison of costs with benefits is and has been under continuing study on an actuarial basis by GEHA with the underwriter. Until very recently the underwriter lost a substantial amount of money on its contract with GEHA. The year 1956 showed the beginning of a reversal of the loss situation and when this became apparent, GEHA and the underwriter moved together to reduce costs to policyholders and increase benefits. In August of 1956 a reduction of 9 percent in the monthly premiums for hospitalization and surgical benefits coverage went into effect and in February of 1957 hospitalization and surgical coverage for unmarried dependent children still going to school was extended from the 19-year age limit to 24 years with no increase in premiums. As further beneficial modifications in hospitalization and surgical benefits coverage become possible on an actuarial basis they will be incorporated into the master contract and the premium savings or increased benefits will be passed along immediately to the policyholders.

THE JUNIOR OFFICER TRAINING  
PROGRAM

The Junior Officer Training Program (JOTP) was established for the purpose of selecting and preparing highly qualified young men and women for a professional career in the Organization. The JOT Program is carried out by a process of analyzing each candidate's capabilities and potential and developing an individually tailored program of formal

SECRET  
NOFORN

1

SECRET  
NOFORN

SB-4

*JOT Program*

courses of instruction and on-the-job training for him. This is not a routine training activity; on the contrary, it is a means whereby unusually talented individuals are afforded an opportunity to acquire additional knowledge and skills which are appropriate to their capabilities for development. The program affords the Organization an opportunity to place and observe each Junior Officer Trainee (JOT) in training and on-the-job situations in which individual performances are evaluated to provide the basis for permanent placement. Placement of the JOT is consistent with the needs of the Organization, his interests, his demonstrated capabilities to perform, and an estimate of his growth potential. The standards for admission to the JOT Program, as well as the requirements to remain in it, are high.

Candidates for the JOT Program are either recruited directly from outside sources or selected from among those on-duty personnel whose backgrounds and past performances in the Organization merit consideration of them as JOT material. The following information is for guidance of the latter group.

Nomination of on-duty personnel for the JOT Program may be effected by any one of the following listed means:

- (1) By application of the individual.
- (2) Upon recommendation of supervisors.
- (3) Upon recommendation of Heads of Career Services.
- (4) Upon recommendation of the Director of Personnel.
- (5) Upon recommendation of the Director of Training.
- (6) Upon recommendation of Deputy Directors.

In any event all formal applications of candidates for the JOT Program, regardless of origin, should be processed to the Director of Training through the Head of the Career Service having jurisdiction over the candidate. Preliminary consultation with the Chief JOT Program, or members of his staff by prospective candidates or their sponsors, or

both, is desirable and is encouraged prior to the processing of formal application.

Minimum qualifications of candidates for the JOT Program include: (1) a bachelor's degree from a reputable college or university, or the equivalent thereof, (2) willingness and physical and emotional fitness as determined by the Medical Staff to serve the Organization in any appropriate capacity in headquarters or at foreign [REDACTED] 25X1A stations, (3) a commendable record of achievement in past duty assignments within the Organization, as revealed by fitness reports and other evidence, and (4) membership in the Career Staff, or in lieu thereof, certification of intent in writing to apply for membership when eligible.

All candidates will be required to undergo psychological testing and assessment of their fitness to enter the program and, before final selection, to appear before the JOT Program Advisory Panel.

The formal application should contain a statement of the individual's objectives to be gained through the training period which normally lasts from eighteen to twenty-four months but may be extended at the conclusion thereof if the performance of the trainee and other conditions warrant. The training program itself will be worked out after final selection is made.

Several considerations should be noted: (1) Inasmuch as this training is the equivalent of a scholarship of many thousands of dollars, and represents a very considerable investment in the individual by the Organization, only those of real promise can be considered. (2) It is not the function of the program to give an individual specific training for a given assignment if that training is the responsibility of his own division or Career Service. (3) Candidates may be screened out at any point in the selection process. Every effort will be made to process the applicant promptly. Applicants may apply at any time and will be considered immediately. (4) At the time the application is submitted, a firm

SECRET  
NOFORN

SECRET  
NOFORN

SB-4

date of availability for transfer to the program should be determined. (5) At present a candidate, to be eligible, must have been in the Organization for at least two years. Employees in grades GS-7 through GS-12 are eligible but it should be noted that those in the higher levels are somewhat more difficult to place at the conclusion of their training and particularly so if they gain promotion while in the program. Individuals at headquarters interested in the program are encouraged to discuss their possibilities with JOT Program officials. Employees overseas interested in being considered for the program should apply to the Heads of their Career Service, through Chiefs of Station, with the understanding that final decisions on admission to the program will be made after the applicants have returned to headquarters.

#### PAYMENT OF GEHA PREMIUMS

Any GEHA member may pay his premiums by check. Members assigned to headquarters or to the domestic field and paid from vouchered funds should make their checks payable to GEHA, Inc. All other members should make their checks payable to EDWARD K. EMSLEY. Members assigned to domestic or foreign field should make payments at least three months in advance to avoid possible lapse in their policies if their payments are delayed in transit.

Members who are paid from confidential funds may have their premium payments withheld from salary payments made by headquarters. Since there are 13 pay periods in a year, this system results in accrual of two advance payments within a normal tour of duty abroad which may be liquidated upon their return to headquarters by deferring further direct payments until the period covered by the accumulated advance payments has expired.

Members on the payroll withholding system must be sure that they are receiving suf-

ficient salary payments from headquarters to cover their premiums. It is most important to note here that if a member is receiving income from a cover source in an amount equal or close to our Organization's salary so that headquarters has no salary differential from which to deduct premium payments, the member assumes the responsibility for immediately effecting payment by personal check.

#### EMERGENCY TRAVEL INSURANCE

The "Emergency Travel Plan," a new type of insurance coverage, is being offered by GEHA to persons in headquarters and will soon be made available to field personnel.

The Emergency Travel Plan is intended to minimize the financial burden on its purchasers in the event of the death or very serious illness of a named person who may be a relative or other person. The purchase of this insurance will result in the company paying transportation costs up to an amount equal to first class fare on a commercial airline for the purchaser or his designee from the place the purchaser is on official duty to the location where attendance is required and return. These costs are subject to a maximum of 1500 dollars.

The amount of premium to be paid is based on the age of the named relative or person. No person may be designated as a named person whose age is 70 or over at the time of the original application. However, if the named person is under age 70 when the original application is made and the purchaser keeps this insurance, claims will be paid when the named person is beyond the age of 70, providing that the other conditions stated in the policy are met.

Finance officers and Administrative Officers are being supplied with forms and information so that field personnel may take advantage of this new GEHA program.

SECRET.  
NOFORN

3

SECRET  
NOFORN

SB-4

## LANGUAGE DATA RECORD

The last issue of the Support Bulletin announced that a special Supplement to the Personal History Statement has been devised to facilitate the reporting and recording of additional qualifications or personal-status changes of on-duty personnel. One of the elements of the Supplement to the Personal History Statement is the Language Data Record, Form No. 444c for headquarters, and Form No. 444c-1 for foreign field. This record is the individual's self-evaluation of his proficiency in a language and serves two purposes. It is the individual's application for a monetary award and it also documents his record as to his present language qualifications. The latter is very significant to the Organization as well as to the individual. Our present Language Register includes the names of many people who may have studied or acquired some proficiency in languages in the past but currently have no proficiency in these languages; in other cases our register does not reflect the names of many individuals who have acquired or increased their proficiency in a language since entering on duty.

Through various means, it is hoped that within the next year every individual will complete a Language Data Record regardless of whether he claims or does not claim any proficiency in a language. Thus, the Organization will have an up-to-date record of the language qualifications of its personnel. The information from each Language Data Record submitted will be coded and reflected in our new Language Qualifications Register which will be kept up to date. The Language Register is a most valuable record which is utilized in determining assignments for individuals and in planning future operations which require personnel with a proficiency in specific languages.

By fall of this year, the Office of Personnel will be able to furnish officials concerned with up-to-date rosters listing the names of all individuals by language or component who claim proficiency in any specific language and also the level of proficiency which each in-

dividual claims he has attained. As soon as the individual has taken an Organization language test, the register will be changed to show that his level of proficiency is based on objective testing rather than on self-evaluation alone.

The preparation of an up-to-date Language Qualifications Register and the development of a system which will keep the register current are significant accomplishments. Administrative Officers have been requested to urge all employees to cooperate in reporting their language qualifications in order that our register will be complete and accurate.

## STATINTL

## CLASSIFICATION CONTROL PROGRAM

Since 15 December 1953 the Organization has developed an active classification control program. [REDACTED] prescribe the policy and responsibilities for accomplishing an effective classification control program. Did you know that:

There is a Central Regrading Index in which is recorded *all* changes of classification for which the Organization has received notification since December 1953; analysts are encouraged to use this facility when questions arise concerning classification;

As of 31 December 1956, a total of 22,851 classification changes were recorded in the Regrading Index;

Of the above total, 10,144 documents were upgraded or controls added, 5,922 were downgraded, 6,436 were declassified, and 349 miscellaneous changes effected;

Of the 22,851 classification changes, 3,133 were made by this Organization and 19,718 were made by other organizations and departments;

Through the Organization Training Program, periodic lectures are given for headquarters and field personnel on the classification control program.

SECRET  
NOFORN

SECRET  
NOFORN

SB-4

## EMPLOYEE BENEFITS

INSURANCE PROGRAM - REIMBURSEMENT  
FOR LABORATORY FEES AND DENTAL  
SURGERY

From time to time Organization employees who have hospitalization and surgical benefit insurance coverage under GEHA, Inc. incur nonreimbursable expenses for laboratory tests, X-rays, and some kinds of dental surgery. Most group hospitalization and surgical benefit plans provide reimbursement for such expenses only if the service takes place in an "authorized hospital or clinic attached to an authorized hospital." Laboratory tests and X-rays which occur during the course of hospitalization seldom present a reimbursement problem because they are done in the hospital or hospital clinic. The problem of reimbursement for laboratory tests, X-rays, and some kinds of dental surgery occurs when the services are performed in a doctor's office or clinic. In order to be reimbursed for these expenses it is necessary that the service be performed in a hospital or a hospital-connected clinic. Usually this can be done on an out-patient basis.

In the general area of headquarters the problem is not great because the Insurance Branch can, upon request, give you the name of approved hospitals or clinics in your area. Furthermore, a list of headquarters area authorized hospitals and clinics has been provided to Organization Administrative Officers.

Headquarters now has a pamphlet listing more than 6,000 registered hospitals in our country. Any of these hospitals and any clinics attached to them can be used by GEHA members for out-patient services which, within the terms of the master contract, are reimbursable. Headquarters will also be glad to verify for any domestic field station whether or not a given hospital or clinic is acceptable to the insurance underwriters.

In the absence of the names of specifically approved hospitals or clinics in either the headquarters or domestic field areas, the fol-

lowing definitions may be used to determine the acceptability to the insurance underwriters of local facilities:

"The term hospital means a place, other than a convalescent, nursing or rest home, having accommodations for resident bed patients, a laboratory, a registered nurse always on duty and an operating room where surgical operations are performed by a legally qualified physician or physicians."

A clinic attached to any hospital as defined above is also acceptable for out-patient laboratory and X-ray services.

Hospitalization and clinical facilities in foreign field areas vary greatly from one area to another, and it would be difficult if not impossible to compile a list of registered hospitals and clinics. Since many foreign hospitals are called clinics, the fine distinction between the two is not given great weight in settling claims.

Dental surgery is not usually reimbursable. Nevertheless, GEHA, Inc. has been able to work out an agreement with the insurance underwriters to provide for certain kinds of dental surgery performed in hospitals. Extraction of impacted wisdom teeth (twelve dollars and fifty cents) or dental surgery resulting from an accident, for example, can be reimbursed provided the surgery takes place in a registered hospital. However, each case involving dental surgery is submitted to the underwriter who determines what amount, if any, is reimbursable.

## ADMINISTRATIVE WORKLOAD

In the last issue of the Support Bulletin we reported that a book dispatch was recently sent to all stations and bases requesting comments on ways to reduce the administrative burden, and that many of the replies from the field have offered some very worthwhile suggestions.

SECRET  
NOFORN

5

SECRET  
NOFORN

SB-4

As of the end of April, replies have been received from about 40 percent of the stations and bases of which about 6 percent were negative, offering no specific suggestions. The suggestions and comments from the remaining installations have been most enlightening and helpful. It is premature at this time, however, to try to forecast direct benefits that may result from this exercise. One interesting aspect is that the field replies have confirmed that administrative burdens are not a few mountainous tasks but a myriad of small things which, in their aggregate, create a real problem especially to small stations. This being the case, we feel reasonably certain that ways can be found to ease the burden of the small stations.

Some of the broad, general categories of suggestions which appeared in numerous replies are listed below:

- a. The financial accounting and reporting requirements placed on small stations constitute a hardship when there are no financial specialists attached to the small station.
- b. The established dispatch and pouch procedures have been criticized and some interesting suggestions offered for the reduction of the number of copies and number of envelopes, and even the elimination of transmittal dispatches for self-explanatory forms.
- c. The Monthly Cable of Cash on Hand appears to be a burden at some locations.
- d. There appears to be a genuine need for a brief set of regulations in plain language designed for the small station thereby eliminating the need to receive, read, and understand the extensive detailed, technical material existing in field regulations which, to a great extent, does not apply to the small station.
- e. Many stations feel that there is an excessive number of copies of forms—Supply Requisitions, Shipping Documents, dispatches, and other forms received in three to ten copies of which the small station may only require two. This requires not only unnecessary handling, but classified destruction of unneeded copies.

f. Several installations have requested authority to purchase certain supplies by mail order direct from commercial firms in our country as this is more expeditious than requisitioning from headquarters.

In subsequent Bulletins we will report in more detail on specific suggestions made and the action taken on them.

### FINANCE ITEMS

Certifying officers, official custodians of funds, and other designated personnel, both at headquarters and in the field are now bonded under the provision of the Organization position schedule bond.

Organization policy has recently been revised to permit acceptance of claims for expenditures of official funds in the amount of fifteen dollars or less without support receipts. Pending issuance of revision of regulations, certifying officers have been authorized to implement the new policy in the audit and certification of accounts.

### ADMINISTRATIVE CONFERENCE

Senior Administrative Officers from major operations and support components recently attended a three-day conference. The business of the conference was accomplished in eight sessions, half being devoted to various aspects of planning and the remainder to key elements of personnel management. Sessions were conducted as seminars with the chief of the office cognizant of the particular subject serving as chairman.

The conference served to identify a number of unresolved problems while at the same time increasing areas of common understanding and uniform approach. Personnel who participated in it were unanimous in declaring the conference of real value and in recommending that similar conferences be held in the future.

SECRET  
NOFORN



SECRET  
NOFORN

SB-4

## DO YOU KNOW. . .

1. *Dependents' medical benefits:* Since the dependents' medical benefit program was adopted last fall, 55 claims totaling approximately 12,000 dollars have been paid by the Organization.

2. *Employees' medical benefits:* Since last July, 120 employee claims for reimbursement of medical expenses totaling 17,500 dollars have been paid by the Organization. During fiscal year 1956, there were 32 such claims paid totaling 10,600 dollars.

3. *Age and grade:* The average age of our employees is 33.9 years. The average age of those in grade GS-3 is 21.5 years. Those in grade GS-5 average 28.7 years. Employees in grade GS-11 average 35.1 years and those in grade GS-15 average 45.4 years.

4. *Retirements:* Since liberalized retirement benefits went into effect last October, 24 Organization employees have retired. Of this group, four were mandatory age retirements, nine were for disability, and 11 were voluntary retirements under other provisions of the program. (NOTE: There are 246,362 retired Government employees. During FY 1956, 12,373 retirees died and 33,090 new retirees were added to the rolls.)

## CAREER PLANNING FOR INDIVIDUALS

An Organizationwide program of career planning for individuals is established by [REDACTED]. We have adopted this program in order to bring about more uniformity in career management while recognizing the inherent differences in the organization and functions of the various components of the Organization. The Career Preference Outline — the standard basic planning document — is prepared by the individual with the assistance of appropriate officials. This document when completed is filed in the

individual's Official Personnel Folder and serves as a guide for future personnel actions affecting him.

Heads of Career Services are responsible for the initiation of the preparation of outlines for members of their services and for providing counsel and guidance for these individuals. In general, planning outlines for individuals in grades GS-11 and GS-12 are being prepared first; however, one of these may be prepared for any individual if approved by the Head of his Career Service.

The individual has the opportunity periodically of stating in the Career Preference Outline his preference for the type and place of duty he desires and of indicating his interest in the training he needs or would like to have. Such training may be for the purpose of improving the level of his performance in his present position or preparing him to qualify for an assignment of greater responsibility. In planning a career an individual should try to evaluate himself realistically and then formulate his long-range plans within this frame of reference. Supervisors and Career Service officials counsel and advise the individual of opportunities in the Organization and coordinate the needs and potential of the individual with the present and future requirements of the Organization. It is worth remembering that Operating Officials will be skeptical of offering opportunities to individuals who have not demonstrated their effectiveness or who are merely average in the performance of their duties.

The individual career planning function is not confined to preparing Career Preference Outlines nor is it limited to those individuals who prepare such documents. Supervisors and Career Service officials are responsible for continuously planning with and for all individuals under their jurisdiction and for stimulating these persons to grow with the Organization.

The Career Preference Outline will not be prepared by individuals overseas except in a few instances. In the development of long-range career plans, it is necessary, at least

SECRET  
NOFORN

STATINTL

7

SECRET  
NOFORN

SB-4

advisable, for the person to be in headquarters where he may take part in the discussions regarding future plans for him. When personnel return PCS or TDY, their long-range career interests will be discussed with them by appropriate Career Boards and Panels, and outlines may then be prepared. The Field Reassignment Questionnaire, which individuals overseas now fill out prior to the end of their tour of duty, provides them with the opportunity for expressing their preference for training and for their next assignment. Their desires are weighed against operational necessity and considered in determining their next assignment, concerning which they will be advised whenever possible before they depart from their overseas station.

#### PAY RAISES

During the past several months newspapers have consistently carried articles which indicated that there was little or no hope for pay raises being granted to Government employees this year. The press reports were bolstered with statements issued by Administration officials to the effect that approval of the pay raise would have "inflationary aspects on the national economy." It was also pointed out that "a general adjustment

of the pay scales set by law would only intensify the disparities and relationship problems that already exist among the multiple pay systems covering Federal employees, and that until a comprehensive analysis is made of the entire Federal pay structure, pay increases would only serve to further aggravate the almost unmanageable current situation." To correct this situation the Civil Service Commission has proposed a comprehensive analysis and overhaul of the entire Federal pay structure.

Despite these reports, recent articles in the press indicate there appears to be some support among Members of Congress for a salary increase of seven to ten percent, and that hearings on proposed legislation may be held in the near future. In the February issue of the Support Bulletin under "Employee Legislation" mention was made of the special salary study being made by one major department on civilian scientific, engineering, and professional jobs. This study was conducted by an outside group and has now been released and is being reviewed by congressional committees. The study concluded, among other things, that the Government has begun to lag behind industry in fringe benefits for its civilian employees and recommended an immediate pay raise of about twelve percent to be given employees in grades GS-7 and above, while a thorough study is made of the many different Federal salary systems.

SECRET  
NOFORN

SB-4

SECRET  
NOFORN

## CIVIL SERVICE RETIREMENT

(This is the fourth of a series of articles on the liberalized  
Civil Service Retirement (CSR) Act.)

DISABILITY BENEFITS RISE  
SUBSTANTIALLY

Employees who retire because of disability have their benefits boosted substantially by the new law.

A disabled employee with at least five years of service could be retired at any age on the lesser of either 40 percent of his average salary, or the annuity he would have been paid had he worked until age 60. He would, of course, be paid a larger annuity if his service and salary entitled him to it.

His disability retirement would be permanent if he were 60 or more. If he were under that age, he would have to take annual CSC physical examinations.

If he recovered before reaching age 60, or if, even though still disabled, his income from wages or self-employment in each of two consecutive years totaled at least 80 percent of the current salary of the job from which he was retired, his annuity would be cut off one year after a finding of recovery or the restoration of his earning capacity. The annuity would stop within the year if he were reemployed by the Government.

A recovered employee who was not reemployed by the Government would be eligible to retire under the involuntary provisions of the CSR law; that is, on an immediate but reduced annuity at any age after 25 years of service, or at age 50 after 20 years. If he were not eligible for immediate annuity, payments would be resumed at age 62.

Total disability, by the way, means that the employee is unable, because of disease or injury, to handle his job adequately. It need not be shown that he is disabled for all kinds of work.

Disability may not be of short duration or as a result of vicious habits, intemperance, or willful misconduct on the employee's part within the five-year period before he is disabled.

A disabled employee must make a claim either before he is separated from the service or within the following year. This requirement can be waived for the mentally incompetent. If the employee is later rehired, he does not have to repay any benefits to qualify for a future annuity.

The employing agency can file a claim for the retirement of a disabled employee who refuses to file his own application.

REDEPOSIT NECESSARY FOR ANNUITY  
CREDIT

If after earlier service you withdrew your money from the CSR fund, but have since been reemployed, you must redeposit in the fund the full amount of the withdrawal plus interest at 4 percent to 1947 and 3 percent thereafter, to get full credit for the earlier service.

You may, however, elect to waive credit for such service and not make the redeposit. This would be to your advantage if your earned annuity had already reached the 80 percent limitation.

Even if you don't make the redeposit, your total years of service would be counted toward determining your retirement eligibility. Example: If you had 15 years of service, for 10 of which you received a refund and for which you have not made a redeposit, you would have to retire at age 70.

A separated employee can make the deposit to the CSR fund, provided he is entitled

SECRET  
NOFORN

SECRET  
NOFORN

SB-4

to an annuity, at any time before his annuity claim is adjudicated. His survivors, however, cannot make the deposit.

#### VOLUNTARY PAYMENTS WILL BOOST ANNUITY

You may make voluntary contributions to the CSR fund to increase your annuity. The deposits must be made in multiples of 25 dollars and cannot total more than 10 percent of your total basic salary since August 1, 1920.

Your CSR account must be paid in full, including redeposits for earlier service, to get credit for the voluntary contributions, which draw 3 percent interest, compounded annually. The employee on military furlough may make voluntary contributions based on the civilian salary he received before entering military service.

The amount your annuity would be increased by voluntary deposits depends on your age. If you are 55 or younger, your annuity would be boosted by seven dollars a year for every one hundred in your account; at age 60, you would get eight dollars more a year, and at age 70, ten dollars.

You may use your voluntary deposits to purchase a single annuity, or a survivor annuity. If you die in active service, all of your contributions, plus interest, will be returned to your beneficiaries in a lump sum.

You have to decide whether it is to your interest to make such deposits. As a general rule, the amount you deposit voluntarily is returned to you within 10 or 15 years but thereafter you continue to receive the larger annuity. However, if you die during the 10-to-15-year period, the unused deposits will be returned to your estate.

SECRET  
NOFORN

## GRADE DISTRIBUTION

The chart below gives the distribution, by percentages, of full-time employees in GS grades. These percentages are government-wide but do not include employees outside the continental limits of our country.

